IN THE DRAWINGS:

Please substitute the drawing submitted herewith for the drawing pending in the application.

IN THE SPECIFICATION:

Please amend the specification as follows. A marked up copy of the changes made each of the paragraphs of the specification shown below is submitted herewith.

Page 57, last paragraph:

The ordinary transaction telephone displays, when having received the amount for payment from the IC card 1 as a payable amount (step T213), the received amount for payment on the display 502 so that the user can check (step T214). Then, a standby state is effected for waiting for validation by means of an operation with an Enter key provided in the equipment 503 for controlling services for telephone unit/message units (step T215). When the user operates the Enter key, the operation for the validation is accepted (step T215), acknowledgement is sent to the IC card 1 (step T216), and further reception code indicating completion of receiving the amount to be paid is sent thereto (step 217).

IN THE CLAIMS:

Please amend the claims as follows. A marked-up copy of the claims showing the changes made below are submitted herewith.



13. (Twiće Amended) An electronic purse system having a double-structured purse comprising:

an IC card;

a first terminal group which can transfer money to said IC card, wherein each terminal in said first terminal group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating to money utilizing a code number;

a second terminal group which can transfer money to said IC card, wherein each terminal in said second terminal group does not perform ciphering/deciphering of the information relating to money; and

said IC card, including

- a) a first purse,
- b) a second purse,
- c) a second ciphering/deciphering unit for ciphering/deciphering of the information relating to money obtained from one of the terminals in said first terminal group utilizing the code number, and
 - d) an access control program including:

á first purse access program to access said first purse using said second ciphéring/deciphering unit during a communication for a transaction with said first terminal group,

a second purse access program to access said second purse without the ciphering and/or deciphering, and

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a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and second terminal groups, so that said terminals of said second terminal group cannot access said first purse access program and said terminals of said first terminal group can access both said first and second purse access programs,

a transferring unit for transferring an amount of money requested from outside from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, the information relating to the money is transferred between said first purse of said IC card and said one terminal of said first terminal group after ciphering of the information in the first and second ciphering/deciphering units, and

wherein, when making a payment from the second purse, the information relating to the money is transferred between said second purse of said IC card and said terminals of said second terminal group without ciphering of the information.

- 14. (Twice Amended) An IC card applicable to an electronic purse system having a double-structured purse comprising:
 - a first purse for storing a first amount of money therein;
 - a second purse for storing a second amount of money therein;
- a first ciphering/deciphering unit for ciphering/deciphering of information relating to money obtained from a first terminal group having a second ciphering/deciphering unit and utilizing a code number, and

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an access control program including:

a first purse access program to access said first purse using said first ciphering/deciphering unit during a communication for a transaction with said first terminal group,

a second purse access program to access said second purse without the ciphering and/or deciphering, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and a second terminal groups, so that terminals of said second terminal group cannot access said first purse access program and terminals of said first terminal group can access both said first and second purse access programs,

a transferring unit for transferring an amount of money requested from outside from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, information relating to the money is transferred between said first purse and said first terminal group after ciphering of the information in said first and second ciphering/deciphering units, and

wherein, when making a payment from said second purse, information relating to the money is transferred between said second purse and said second terminal group without ciphering of the information.

REMARKS

Claims 13-19 are pending in the application.